

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 23-18230-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis R. Ciudadreal  
aka Rolando Ciudad Real, aka Luis R  
Ciudadreal-Mendez  
439 67th Street  
West New York, NJ 07093

Social Security No.:

xxx-xx-5876

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 9/20/2023 and a confirmation hearing on such Plan has been scheduled for 12/13/2023.

The debtor filed a Modified Plan on 7/12/2024 and a confirmation hearing on the Modified Plan is scheduled for 8/14/2024 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: July 12, 2024

JAN: mlc

Jeanne Naughton  
Clerk

In re:  
Luis R. Ciudadreal  
Debtor

Case No. 23-18230-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 12, 2024

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:

Recip ID	Recipient Name and Address
db	+ Luis R. Ciudadreal, 439 67th Street, West New York, NJ 07093-2405
520029613	+ Garantice Su Futuro LLC, 3710 Kennedy Blvd, Union City, NJ 07087-2999
520029614	+ Hackensack Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
520132770	+ Nationstar Mortgage LLC., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520132771	+ Nationstar Mortgage LLC., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520067578	+ North Hudson Sewerage Authority, 1600 Adams Street, Hoboken, New Jersey 07030-2304
520029616	+ North Hudson Sewerage Authority, PO Box 71352, Philadelphia, PA 19176-1352
520029620	+ Spiotti & Esposito P.C., Attorneys At Law, 271 US Highway 46, Suite F105-106, Fairfield, NJ 07004-2471
520029621	+ Suez Water New Jersey, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 12 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 12 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2024 20:47:37	Ally Financial Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
520029606	+ Email/Text: bankruptcynotices@aarons.com	Jul 12 2024 20:52:00	AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW, GA 30144-3672
520029607	+ Email/Text: bankruptcynotices@aarons.com	Jul 12 2024 20:52:00	AARON'S SALES & LEASE, ATTN: LEGAL DEPT, 400 GALLERIA PKWY SE, SUITE 300, ATLANTA, GA 30339-3182
520029608	+ Email/Text: bsimmons@amsher.com	Jul 12 2024 20:52:00	AMSHER COLLECTION SERVICES, 4524 SOUTHLAKE PARKWAY, SUITE 15, BIRMINGHAM, AL 35244-3271
520037826	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2024 21:03:58	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520029609	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2024 21:15:46	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520029611	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2024 20:48:22	CITIBANK/BEST BUY, ATTN: BANKRUPTCY, P.O. BOX 790034, ST LOUIS, MO 63179-0034
520029612	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 20:52:00	COMENITY/MPRC, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520029614	+ Email/Text: HUMCBankruptcy@hmn.org		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jul 12, 2024

Form ID: 186

Total Noticed: 30

		Jul 12 2024 20:52:00	Hackensack Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
520029615	^ MEBN		
		Jul 12 2024 20:46:37	Logs Legal Law Group LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
520094896	Email/Text: nsm_bk_notices@mrcooper.com		
		Jul 12 2024 20:51:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
520029617	+ Email/Text: bankruptcy@njfcu.org		
		Jul 12 2024 20:52:00	NORTH JERSEY FCU, 711 UNION BLVD, TOTOWA, NJ 07512-2207
520029618	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jul 12 2024 20:51:00	NSTAR/COOPER, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019-4620
520029619	^ MEBN		
		Jul 12 2024 20:43:40	PSEG CO, PO Box 14444, New Brunswick, NJ 08906-4444
520094720	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 12 2024 20:47:45	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
520029622	+ Email/Text: bankruptcydepartment@tsico.com		
		Jul 12 2024 20:52:00	Transworld Systems, Inc., PO Box 15618, Wilmington, DE 19850-5618
520029625	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jul 12 2024 20:50:00	VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
520029624	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jul 12 2024 20:50:00	VERIZON, PO BOX 650584, DALLAS, TX 75265-0584
520029623	+ Email/Text: hcouto@v-k-i.net		
		Jul 12 2024 20:50:00	Valentine & Kebartas, Inc., PO Box 325, Lawrence, MA 01842-0625
520029626	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jul 12 2024 20:50:00	Verizon Wireless, PO Box 408, Newark, NJ 07101-0408

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520029610	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Jul 12, 2024

Form ID: 186

Total Noticed: 30

Courtney R. Shed

on behalf of Creditor Nationstar Mortgage LLC as servicing agent for Deutsche Bank Trust Company Americas as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QO6 cshed@grosspolowy.com, ecfnofices@grosspolowy.com

Courtney R. Shed

on behalf of Creditor Nationstar Mortgage LLC cshed@grosspolowy.com ecfnofices@grosspolowy.com

Denise E. Carlon

on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Nationstar Mortgage LLC as servicing agent for Deutsche Bank Trust Company Americas as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QO6 ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Luis R. Ciudadreal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7